

Fill in this information to identify the case:

Debtor 1 Bonnie Allison Leger - Calgi

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the SOUTHERN District of NEW YORK

Case number 17-22668-shl

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: SANTANDER BANK, N.A.

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: 2403

Date of payment change: 10/1/2019

Must be at least 21 days after date of this notice

New total payment: \$5,362.82

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No.
 Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 6.00000%

New interest rate: 7.00000%

Current principal and interest payment: \$3,292.10 New principal and interest payment: \$3,660.72

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment: _____

Debtor 1 Bonnie Allison Leger - Calgi

Print Name

Middle Name

Last Name

Case number (*if known*) 17-22668-shl

Part 4:

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Erin Elam Date 7/25/2019
Signature

Print	<u>Erin Elam</u>	First Name	Middle Name	Last Name	Title	<u>Authorized Agent for Creditor</u>	
Company	<u>RAS Boriskin, LLC</u>						
Address	<u>900 Merchants Concourse, Suite 310</u> <u>Number Street</u> <u>Westbury NY 11590</u> <u>City</u> <u>State</u> <u>ZIP Code</u>						
Contact Phone	<u>470-321-7112</u>					Email	<u>eelam@rascrane.com</u>

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on July 26, 2019

I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Todd S. Kushner
James J. Rufo
Cushner & Associates, P.C.
399 Knollwood Road
Suite 205
White Plains, NY 10603

Bonnie Allison Leger-Calgi
43 Fourth Ave
Pelham, NY 10803

Krista M. Preuss
Chapter 13 Standing Trustee
399 Knollwood Road
White Plains, NY 10603

United States Trustee
Office of the United States Trustee
U.S. Federal Office Building
201 Varick Street, Room 1006
New York, NY 10014

RAS Boriskin, LLC
Authorized Agent for Secured Creditor
900 Merchants Concourse, Suite 310
Westbury, NY 11590
Telephone: 470-321-7112
Facsimile: 516-280-7674

By: /S/ Kamari Cook
KCook@Rascrane.com



July 16, 2019

Bonnie Leger
43 Fourth Ave
Pelham NY 10803-

Loan Number: [REDACTED]

IMPORTANT MORTGAGE NOTICE:
YOUR INTEREST RATE AND MORTGAGE PAYMENT WILL INCREASE

Dear Homeowner(s):

Under the terms of your mortgage loan documents, your loan is scheduled for an interest rate adjustment that will take effect on 9/1/2019. On 10/1/2019 your interest rate, and principal and interest mortgage payment (P&I Payment) will change. Your New Interest Rate and P&I Payment are provided below.

Current Interest Rate: 6.00000% **New Interest Rate: 7.00000%**

Current P&I Payment: \$ 3,292.10 **New P&I Payment: \$ 3,660.72**

Your total new mortgage payment, including any applicable escrow¹, is \$ 5,362.82.

Thank you for being a valued customer. If you have any questions, please call us at 1-855-241-5700.

Sincerely,

Special Loans Department
[REDACTED]

¹ Your monthly payment includes an escrow for property taxes, hazard insurance and other escrowed expenses (if applicable), which, if they increase, may also increase your monthly payment as well. The escrow payment amounts shown are based on current data and represent a reasonable estimate of expenditures for future escrow obligations; however, escrow payments may be adjusted periodically in accordance with applicable law.